



Riggs Capital Management, LLC
SEC Registered Investment Advisor

Stay on course.

Composite Performance Summary Updated 12/31/2007

All Performance Figures are NET OF FEES

100% Equity Composite						
	QTD	YTD	1-Year	3-Year	5-Year	Inception [^]
Net of Fees	-1.55%	9.16%	9.16%	11.44%	16.97%	15.12%
S&P 500	-3.33%	5.49%	5.49%	8.62%	12.82%	8.45%

[^] Composite inception 06/17/2002

80-100% Equity Composite						
	QTD	YTD	1-Year	3-Year	5-Year	Inception [^]
Net of Fees	-1.18%	7.43%	7.43%	10.42%	14.11%	12.57%
80/20 Benchmark	-2.07%	5.88%	5.88%	7.86%	11.17%	7.92%

[^] Composite inception 06/17/2002

60-79% Equity Composite					
	QTD	YTD	1-Year	3-Year	Inception [^]
Net of Fees	-0.49%	7.42%	7.42%	9.31%	15.18%
70/30 Benchmark	-1.43%	6.06%	6.06%	7.47%	11.97%

[^] Composite inception 03/10/2003

0-59% Equity Composite					
	QTD	YTD	1-Year	3-Year	Inception [^]
Net of Fees	-0.69%	4.43%	4.43%	6.72%	10.42%
50/50 Benchmark	-0.17%	6.38%	6.38%	6.67%	9.03%

[^] Composite inception 03/19/2003

Global Investment Performance Standards (GIPS®)

Riggs Capital Management (RCM) claims compliance with the Global Investment Performance Standards (GIPS®). Refer to the back of this page for additional disclosures and definition of firm, composites, and benchmarks.

Disclosures

Performance Standards

Riggs Capital Management claims compliance with the Global Investment Performance Standards (GIPS®). Past performance is not a guarantee of future results.

Definition of the Firm

Riggs Capital Management (RCM) is an independent investment management firm established in 2002. RCM manages a variety of equity, fixed income, and balanced assets for both individual and institutional investors.

Composite Definitions and Benchmarks

The 100% Equity Composite consists of all discretionary client portfolios whose target equity allocation is 100% of the total portfolio. The benchmark for the 100% Equity Composite is the Standard & Poor's 500 Index with Cash Dividends Reinvested.

The 80-100% Equity Composite consists of all discretionary client portfolios whose target equity allocation is between 80% and 100% of the total portfolio. The benchmark for the 80-100% Equity Composite is 80% Standard & Poor's 500 Index with Cash Dividends Reinvested, and 20% Lehman Brothers Aggregate Bond Index, rebalanced monthly.

The 60-79% Equity Composite consists of all discretionary client portfolios whose target equity allocation is between 60% and 79% of the total portfolio. The benchmark for the 60-79% Equity Composite is 70% Standard & Poor's 500 Index with Cash Dividends Reinvested, and 30% Lehman Brothers Aggregate Bond Index, rebalanced monthly.

The 0-59% Equity Composite consists of all discretionary client portfolios whose target equity allocation is between 0% and 59% of the total portfolio. The benchmark for the 0-59% Equity Composite is 50% Standard & Poor's 500 Index with Cash Dividends Reinvested, and 50% Lehman Brothers Aggregate Bond Index, rebalanced monthly.

Performance Results

Results reported reflect the deduction of all expenses. Results are calculated using a time-weighted total-rate-of-return formula and are expressed in U.S. dollars. The composite is asset-weighted; individual portfolios are valued daily on a trade-date basis and include accrued income. The composite assumes the reinvestment of dividends. Returns are annualized for periods greater than one year.

Beta

Beta is a measure of sensitivity to market movements compared to the unmanaged S&P 500 Index, with the beta of the S&P 500 equal to 1.00. A low beta means that a portfolio's market-related volatility has been low. Beta was measured using monthly returns of the composite since inception.

To receive a complete list and description of Riggs Capital Management's composites and/or a presentation that adheres to the GIPS® standards, contact Alma Faerber at (800) 575-2717, or write Riggs Capital Management, 584 South State Street, Orem, UT, 84058, or alma@riggscapmgt.com.

Additional information on RCM's investment advisory services is available upon request in the firm's Form ADV, Part II.